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Attorney Docket No. 3263/Brown (021180-00051)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventors: Owen H. BROWN  
David Neal JOSEPH

Serial No.: 10/010,340

Filed: December 5, 2001

Title: **SECURE DIGITAL ESCROW ACCOUNT TRANSACTION  
SYSTEM AND METHOD**

Examiner: Gerald J. O'Connor

Group Art Unit: 3627

**RECEIVED**  
OCT 15 2003  
**GROUP 3600**

October 8, 2003

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

SIR:

In response to the Office Action mailed July 9, 2003, please amend the subject  
application as follows:

Any fee due with this paper may be  
Charged to Deposit Account No. 50-1290

Filed by Express Mail  
Receipt No. 6298018503645  
on OCT-8-03  
pursuant to 37 C.F.R. 1.10.  
By Patricia Muir  
Patricia Muir